

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Michael William Croutz  
Christen Marie Croutz  
Debtors

Case No. 20-01617-HWV  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0314-1  
Date Rcvd: Apr 05, 2022

User: AutoDocke  
Form ID: pdf010

Page 1 of 2  
Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 07, 2022:

Recip ID	Recipient Name and Address
5330045	Rachel Young, 203 S Orange Street, Shippensburg, PA 17257

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 07, 2022

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 5, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmlawgroup.com
Gary J Imblum	on behalf of Debtor 2 Christen Marie Croutz gary.imblum@imblumlaw.com gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;bernadette.davis@ecf.inforuptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase.com
Gary J Imblum	on behalf of Debtor 1 Michael William Croutz gary.imblum@imblumlaw.com gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;bernadette.davis@ecf.inforuptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
Rebecca Ann Solarz	on behalf of Creditor Freedom Mortgage Corporation bkgroup@kmlawgroup.com

District/off: 0314-1  
Date Rcvd: Apr 05, 2022

User: AutoDocke  
Form ID: pdf010

Page 2 of 2  
Total Noticed: 1

United States Trustee

ustpregion03.ha.ecf@usdoj.gov

William E. Craig

on behalf of Creditor Credit Acceptance Corporation ecfmail@mortoncraig.com mortoncraigecf@gmail.com

TOTAL: 8

**UNITED STATES BANKRUPTCY COURT**  
**MIDDLE DISTRICT OF PENNSYLVANIA**

In re:

Michael William Croutz,  
aka Michael W Croutz,

Chapter            13

**Debtor 1**

Case No.            1:20-bk-01617-HWV

Christen Marie Croutz,  
aka Christen M. Croutz, fka Christen Marie Laughman,


**Debtor 2**

**Order**

Upon consideration of the Stipulation filed at **Docket #76** in the above-captioned case (the "Stipulation"), it is hereby

**ORDERED** that the Stipulation is **APPROVED**.

By the Court,



---

Henry W. Van Eck, Chief Bankruptcy Judge  
Dated: April 4, 2022